

COBRA & Retiree Billing – Frequently Asked Questions (FAQs)

How do I end my COBRA or Retiree dental coverage?

There are 3 ways to end coverage. The participant should do one of the following:

1. **Stop paying for it** – coverage will be terminated if we have not received payment postmarked within the 30 days after the 1st of the month you're paying for.
2. **Write a letter or email to Genesis Employee Benefits** indicating who the coverage is for, the date you want to drop it (should be the last day of a month), and which coverage you wish to drop. This can also be used if only one of the members of a plan wish to drop, but others are keeping the coverage.
3. **Write the information in #2 above on your payment coupon**, and send it to Genesis Employee Benefits with your last payment.

When will I be notified of premium changes?

Each year at insurance plan renewal, premium rates are adjusted by the health and dental carriers. Normally, plan renewals occur each January. Your letter and coupons will reflect the new rate(s), plus the standard 2% administrative fee (admin fee applies to COBRA only). NOTE: Only COBRA participants and retirees not eligible for fully subsidized retiree medical benefit premiums, or retirees enrolled in a dental plan are responsible for making premium payments.

When are my COBRA and/or retiree billing payment(s) due?

The due date is the 1st of the month. Payments must be postmarked no more than 30 days after the due date.

How can I find out if you received my last payment?

When you login to the Genesis Employee Benefits Member Portal, on the Profile Page – near the bottom under Last Payment or Next Payment, you will see the last and/or next payment due. Otherwise you may call Genesis Customer Service at (866) 678-8322.

Why did I receive 2 letters – one for COBRA and one for Retiree Billing? Why are there 2 sets of coupons?

You have extended coverage under some plans (typically medical and dental) due to your contract as a retiree of City of Duluth. Those plans are in the Retiree Billing letter. For other plans, like life insurance, you may continue benefits because COBRA and/or MN Law allows for it. These plans are continued under COBRA, and are on a separate letter and have separate coupons. ***Please pay the premiums with 2 separate checks and include both coupons, but you may put the checks and coupons in one envelope. Genesis Employee Benefits require separate payments to keep the plans compliant and to track plan end dates for each, which are different under COBRA than Retiree Billing.***

Who do I call with questions about my benefit plan coverage – deductibles, co-insurance, covered expenses, etc.?

Please contact the carrier directly (e.g., Blue Cross and Blue Shield of Minnesota or Delta Dental, etc.) for questions regarding your health and/or dental plan deductibles, co-insurance or for detailed plan information. Genesis Employee Benefits is only responsible for monthly premium billing services. Genesis is not responsible for answering plan specific information.

How do I contact Genesis Employee Benefits?

Customer Service Department

(866) 678-8322

Hours of Operation

7:30am-4:30pm CST, Monday-Friday

Email

CustomerCare@GenesisBenefits.net

Website

www.genesisbenefits.net

Payments to:

Genesis Employee Benefits
PO Box 2449
Omaha, NE 68108-2449

Correspondence to:

Genesis Employee Benefits
8000 West 78th Street, Suite 320
Minneapolis, MN 55439-2506